



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [COMMUNITY BANK SYSTEM, INC.](#)

City/State [DEWITT, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [15,594,547](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMMUNITY BANK SYSTEM, INC.](#)
[5790 WIDEWATERS PARKWAY](#)
[DEWITT, NY 13214](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	15,977,791			14,644,548			14,848,418			12,757,042			11,018,411		
Net income (\$000)	135,376			145,957			189,463			164,456			168,836		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.60	2.79	30	2.56	2.65	37	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59
+ Non-interest income	1.62	0.94	83	1.65	1.09	79	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80
- Overhead expense	2.65	2.18	81	2.61	2.21	78	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
- Provision for credit losses	0.12	0.10	62	-0.09	-0.12	48	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	16	0.04	0.01	92
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	10	0	0	80
= Pretax net operating income (tax equivalent)	1.45	1.46	56	1.69	1.76	50	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80
Net operating income	1.13	1.10	57	1.33	1.34	53	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85
Net income	1.13	1.10	57	1.33	1.34	53	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.98	3.36	24	2.94	3.12	36	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26
Interest expense	0.10	0.35	9	0.10	0.26	15	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3
Net interest income (tax equivalent)	2.88	3.01	34	2.84	2.85	43	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.09	52	0.04	0.12	27	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48
Earnings coverage of net loan and lease losses (X)	55.69	36.38	70	84.50	26.30	86	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.71	1.17	15	0.68	1.32	11	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39
Allowance for loan and lease losses / Total loans and leases	0.71	1.15	17	0.68	1.30	12	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.33	0.39	42	0.92	0.58	82	0.57	0.49	68	0.99	0.71	77	0.29	0.57	20
30-89 days past due loans and leases / Total loans and leases	0.33	0.33	63	0.35	0.29	69	0.38	0.32	69	0.47	0.39	69	0.59	0.43	79
Liquidity and Funding															
Net noncore funding dependence	0.43	5.89	27	-14.88	-3.31	17	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7
Net short-term noncore funding dependence	-0.28	0.87	36	-15.60	-9.17	25	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19
Net loans and leases / Total assets	54.40	63.09	21	47.18	58.81	16	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Capitalization															
Tier 1 leverage ratio	8.78	9.22	36	9.22	9.07	59	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77
Holding company equity capital / Total assets	9.37	9.68	45	13.50	10.79	84	13.51	10.71	87	15.10	11.16	91	16.26	12.43	88
Total equity capital (including minority interest) / Total assets	9.39	9.81	42	13.52	10.91	86	13.53	10.82	86	15.13	11.29	91	16.29	12.57	87
Common equity tier 1 capital / Total risk-weighted assets	15.50	11.79	89	18.80	12.64	94	18.59	12.42	93	17.90	12.38	92	16.11	12.17	86
Net loans and leases / Equity capital (X)	5.81	6.64	35	3.49	5.47	9	3.49	5.53	9	3.50	5.58	12	3.69	5.21	15
Cash dividends / Net income	51.85	31.93	88	46.85	27.22	88	48.34	28.27	87	53.80	42.30	68	48.43	33.12	78
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	1.72	6.04	40	10.73	9.51	60	11.64	10.50	67	22.09	16.68	67	7.57	9.26	57
Equity capital	-29.41	-3.83	7	-1.37	7.52	3	-0.16	7.46	14	13.41	6.99	81	8.25	10.49	55
Net loans and leases	17.28	14.48	70	-2.28	-0.66	50	-0.45	3.36	42	7.54	9.07	52	9.77	9.10	65
Noncore funding	8.92	36.20	40	18.19	-21.64	92	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0.22	11.91	27	0.16	10.65	23	0.16	10.95	24	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	90.19	104.01	6	93.03	103.15	6	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11
Cash from ops + noncash items + op expense / Op expense + dividends	110.08	118.32	47	150.20	155.61	57	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	240,630	232,878	310,343	316,980	311,033	3.33	29.09
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	239,015	231,027	307,912	313,985	307,489	3.46	29.34
Tax-exempt income on loans and leases.....	1,615	1,851	2,431	2,995	3,544	-12.75	0.00
Estimated tax benefit on income on loans and leases.....	161	152	155	186	240	5.47	2395.39
Income on loans and leases (tax equivalent).....	240,791	233,030	310,498	317,166	311,273	3.33	29.17
Investment interest income (tax equivalent).....	79,487	55,431	76,109	73,343	67,290	43.40	47.10
Interest on balances due from depository institutions.....	1,306	1,773	2,464	1,070	8,472	-26.34	251.08
Interest income on other earning assets.....	1,003	695	1,158	830	2,539	44.32	-21.15
Total interest income (tax equivalent).....	322,587	290,929	390,229	392,409	389,574	10.88	33.25
Interest on time deposits of \$250K or more	874	1,325	1,673	2,118	1,774	-34.04	334.83
Interest on time deposits < \$250K.....	4,201	5,263	6,825	9,111	8,231	-20.18	95.94
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,037	2,309	3,133	5,531	10,455	74.84	13.02
Interest on other borrowings and trading liabilities.....	2,113	1,124	1,377	4,116	6,091	87.99	-50.29
Interest on subordinated debt and mandatory convertible securities	114	0	0	0	0		
Total interest expense.....	11,339	10,021	13,008	20,876	26,551	13.15	11.52
Net interest income (tax equivalent).....	311,248	280,908	377,221	371,533	363,023	10.80	34.20
Non-interest income.....	194,434	180,687	244,201	225,805	222,715	7.61	33.58
Adjusted operating income (tax equivalent)	505,682	461,595	621,422	597,338	585,738	9.55	33.96
Overhead expense.....	317,440	286,144	386,646	375,120	369,824	10.94	23.07
Provision for credit losses.....	14,094	-10,086	-7,375	15,206	10,452		97.28
Securities gains (losses)	0	0	0	0	4,882		-100.00
Other tax equivalent adjustments	0	0	0	-1	1		-100.00
Pretax net operating income (tax equivalent).....	174,123	185,550	242,169	207,005	210,364	-6.16	54.91
Applicable income taxes	37,454	38,616	51,654	41,400	40,275	-3.01	11.27
Tax equivalent adjustments	1,118	805	821	929	1,026	38.88	1932.73
Applicable income taxes (tax equivalent).....	38,572	39,421	52,475	42,329	41,301	-2.15	14.41
Minority interest	175	172	231	220	227	1.74	-55.92
Net income before discontinued operations, net of minority interest	135,376	145,957	189,463	164,456	168,836	-7.25	72.91
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	135,376	145,957	189,463	164,456	168,836	-7.25	72.91
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	135,551	146,129	189,694	164,676	169,063	-7.24	72.26
Investment securities income (tax equivalent).....	79,487	55,431	76,109	73,343	67,290	43.40	47.10
US Treasury and agency securities (excluding mortgage-backed securities)	60,664	38,635	54,359	47,259	40,186	57.02	80.30
Mortgage-backed securities	7,824	7,831	10,075	12,369	13,362	-0.09	4.96
All other securities	10,999	8,965	11,675	13,715	13,742	22.70	-14.98
Cash dividends declared.....	70,195	68,377	91,591	88,483	81,775	2.66	45.62
Common	70,195	68,377	91,591	88,483	81,775	2.66	45.62
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

Margin Analysis

Average earning assets / Average assets
 Average interest-bearing funds / Average assets
 Interest income (tax equivalent) / Average earning assets
 Interest expense / Average earning assets
 Net interest income (tax equivalent) / Average earning assets

Yield or Cost

Total loans and leases (tax equivalent)
 Interest-bearing bank balances
 Federal funds sold and reverse repos
 Trading assets
 Total earning assets

Investment securities (tax equivalent)
 US Treasury and agency securities (excluding mortgage-backed securities)
 Mortgage-backed securities
 All other securities

Interest-bearing deposits
 Time deposits of \$250K or more
 Time deposits < \$250K
 Other domestic deposits
 Foreign deposits

Federal funds purchased and repos
 Other borrowed funds and trading liabilities
 All interest-bearing funds

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent)	2.69	3.12	18	2.65	2.90	27	2.63	2.85	28	3.08	3.27	30	3.54	4	20
Less: Interest expense	0.09	0.33	9	0.09	0.24	14	0.09	0.23	14	0.16	0.48	7	0.24	0.98	2
Equals: Net interest income (tax equivalent)	2.60	2.79	30	2.56	2.65	37	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59
Plus: Non-interest income	1.62	0.94	83	1.65	1.09	79	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80
Equals: adjusted operating income (tax equivalent)	4.22	3.77	80	4.20	3.80	76	4.19	3.70	79	4.68	4.04	82	5.32	4.41	87
Less: Overhead expense	2.65	2.18	81	2.61	2.21	78	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80
Less: Provision for credit losses	0.12	0.10	62	-0.09	-0.12	48	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	0.04	0.01	92
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	10	0	0	80
Equals: Pretax net operating income (tax equivalent)	1.45	1.46	56	1.69	1.76	50	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80
Less: Applicable income taxes (tax equivalent)	0.32	0.34	45	0.36	0.41	36	0.35	0.38	45	0.33	0.23	79	0.37	0.36	53
Less: Minority interest	0	0	85	0	0	86	0	0	85	0	0	84	0	0	78
Equals: Net operating income	1.13	1.10	57	1.33	1.34	53	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.13	1.10	57	1.33	1.34	53	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Memo: Net income (last four quarters)	1.13	1.10	56	1.33	1.30	57	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85
Net income—BHC and noncontrolling (minority) interest	1.13	1.11	56	1.33	1.35	52	1.28	1.27	54	1.29	0.83	84	1.53	1.20	85
Margin Analysis	90.33	92.93	20	90.13	93.09	15	90.18	93.08	16	89	92.32	13	87.75	91.05	18
Average earning assets / Average assets	59.89	60.58	57	59.96	61.98	45	59.88	61.99	46	60.25	64.06	32	60.61	65.57	29
Average interest-bearing funds / Average assets	2.98	3.36	24	2.94	3.12	36	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26
Interest income (tax equivalent) / Average earning assets	0.10	0.35	9	0.10	0.26	15	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3
Interest expense / Average earning assets	2.88	3.01	34	2.84	2.85	43	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68
Net interest income (tax equivalent) / Average earning assets	90.33	92.93	20	90.13	93.09	15	90.18	93.08	16	89	92.32	13	87.75	91.05	18
Margin Analysis	4.11	4.24	44	4.24	4.07	65	4.24	4.01	67	4.37	4.27	61	4.76	5.09	29
Total loans and leases (tax equivalent)	0.27	0.79	4	0.12	0.13	42	0.13	0.14	38	0.12	0.27	6	2.22	2.04	61
Interest-bearing bank balances		1.05			0.25			0.25			0.68			2.44	
Federal funds sold and reverse repos		0.57			0.45			0.45			0.60			0.99	
Trading assets	2.97	3.33	24	2.93	3.09	37	2.91	3.04	38	3.45	3.51	41	4.02	4.36	28
Total earning assets	1.74	1.96	31	1.90	1.77	60	1.85	1.77	57	2.28	2.25	52	2.51	2.76	31
Investment securities (tax equivalent)	1.57	1.38	68	1.64	1.23	77	1.61	1.14	81	2.22	1.75	74	2.30	2.32	56
US Treasury and agency securities (excluding mortgage-backed securities)	2.17	1.87	81	1.90	1.55	83	1.88	1.57	83	2.28	2.05	71	2.88	2.61	84
Mortgage-backed securities	2.68	2.89	44	2.86	2.85	53	2.79	2.81	54	2.85	3.24	37	3.05	4.06	21
All other securities	0.13	0.35	17	0.14	0.22	33	0.14	0.21	32	0.23	0.53	13	0.32	1.10	4
Interest-bearing deposits	0.60	0.61	54	0.81	0.70	64	0.75	0.66	63	1.39	1.42	44	1.92	1.96	42
Time deposits of \$250K or more	0.76	0.58	71	0.95	0.67	78	0.93	0.62	82	1.15	1.36	31	1.12	1.82	12
Time deposits < \$250K	0.07	0.31	3	0.04	0.16	9	0.04	0.15	9	0.09	0.36	3	0.19	0.93	2
Other domestic deposits		0.52			0.12			0.14			0.42			1.19	
Interest-bearing deposits	0.29	0.88	29	0.34	0.18	85	0.32	0.17	86	0.61	0.62	63	0.74	1.86	22
Time deposits of \$250K or more	1.85	1.55	62	0.26	1.29	17	0.23	1.27	16	0.42	1.50	8	0.49	2.38	4
Time deposits < \$250K	0.16	0.54	6	0.15	0.38	12	0.15	0.37	12	0.27	0.74	7	0.40	1.49	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	194,434	180,687	244,201	225,805	222,715
Fiduciary activities income	8,961	9,249	12,562	10,718	9,711
Service charges on deposit accounts - domestic	26,263	21,599	29,987	29,177	39,987
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	15,625	15,347	20,494	17,425	17,329
Insurance activities revenue.....	31,817	25,822	34,357	32,905	32,637
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	2,926	2,972	3,807	3,160	3,508
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	959	841	864	4,701	-416
Other non-interest income.....	107,883	104,857	142,130	127,719	119,959
Total overhead expenses	317,440	286,144	386,646	375,120	369,824
Personnel expense.....	194,073	178,407	241,501	229,578	221,240
Net occupancy expense.....	34,583	34,054	44,708	44,837	43,496
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	11,974	10,697	14,570	14,676	16,333
Other operating expenses.....	76,810	62,986	85,867	86,029	88,755
Fee income on mutual funds and annuities.....	3,659	3,316	4,349	4,569	5,491
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,830	2,769	2,743	2,826	2,763
Average personnel expense per employee.....	68.58	64.43	88.04	81.24	80.07
Average assets per employee.....	5,645.86	5,288.75	5,413.20	4,514.17	3,987.84

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.88	2.43	50	1.84	2.14	48	1.78	2.17	47	2.02	2.02	56	2.47	2.72
Overhead expenses / Net Interest Income + non-interest income	62.91	58.02	71	62.10	58.85	63	62.30	59.28	59	62.90	62.28	58	63.25	61.29
Percent of Average Assets														
Total overhead expense	2.65	2.18	81	2.61	2.21	78	2.60	2.17	82	2.94	2.57	73	3.36	2.69
Personnel expense.....	1.62	1.20	88	1.62	1.23	86	1.63	1.21	87	1.80	1.30	89	2.01	1.41
Net occupancy expense.....	0.29	0.22	75	0.31	0.24	80	0.30	0.23	78	0.35	0.26	84	0.39	0.28
Other operating expenses.....	0.74	0.73	63	0.67	0.72	51	0.68	0.72	50	0.79	0.94	51	0.95	0.97
Overhead less non-interest income	1.03	1.22	30	0.96	1.08	34	0.96	1.10	35	1.17	1.25	42	1.34	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.77	57.55	72	61.99	58.34	65	62.22	58.83	62	62.80	61.82	59	63.14	60.64
Personnel expense.....	38.38	31.86	86	38.65	32.89	79	38.86	32.93	80	38.43	32.36	87	37.77	32.39
Net occupancy expense.....	6.84	5.98	64	7.38	6.26	70	7.19	6.23	66	7.51	6.58	66	7.43	6.52
Other operating expenses.....	17.56	19.14	39	15.96	18.68	31	16.16	19.18	30	16.86	22.28	24	17.94	21.20
Total non-interest income	38.45	24.10	81	39.14	28.20	75	39.30	27.67	78	37.80	28.83	73	38.02	29.23
Fiduciary activities income	1.77	2.13	53	2	2.27	51	2.02	2.20	54	1.79	2.09	54	1.66	1.97
Service charges on domestic deposit accounts	5.19	3.30	84	4.68	3.25	77	4.83	3.27	77	4.88	3.27	79	6.83	3.88
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....	3.09	2.15	73	3.32	2.46	75	3.30	2.58	74	2.92	2.46	72	2.96	3.54
Insurance activities revenue.....	6.29	0.36	96	5.59	0.38	96	5.53	0.36	96	5.51	0.41	96	5.57	0.47
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0.58	1.23	63	0.64	0.56	70	0.61	0.60	70	0.53	0.01	83	0.60	0.28
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.19	1.19	26	0.18	3.64	14	0.14	3.30	13	0.79	3.92	34	-0.07	1.86
Other non-interest income.....	21.33	8.80	90	22.72	9.39	91	22.87	9.27	92	21.38	9.65	87	20.48	10.04
Overhead less non-interest income	24.32	32.79	24	22.85	29.67	28	22.92	30.52	24	25	31.93	29	25.12	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.51	21.50	50	20.81	21.49	40	21.33	21.18	51	20	18.63	54	19.15	20.56
Applicable income tax + TE / Pretax net operating income + TE	22.15	23.57	33	21.25	23.11	22	21.67	22.67	32	20.45	21.18	34	19.63	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	6,056,540	5,133,259	5,243,712	5,059,550	4,815,768	17.99	42.21	
Commercial and industrial loans	643,607	625,664	601,583	952,094	577,207	2.87	0.44	
Loans to individuals	1,642,633	1,326,279	1,345,846	1,177,583	1,297,899	23.85	34.76	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	30,684	29,840	30,762	42,848	30,825	2.83	-7.08	
Other loans and leases	170,550	167,999	152,127	185,863	169,320	1.52	7.31	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	8,544,014	7,283,041	7,374,030	7,417,938	6,891,019	17.31	35.39	
Less: Allowance for loan and lease losses	60,769	49,841	50,261	61,233	50,388	21.93	25.45	
Net loans and leases	8,483,245	7,233,200	7,323,769	7,356,705	6,840,631	17.28	35.47	
Debt securities that reprice or mature in over 1 year	4,602,286	4,160,045	4,758,644	3,308,759	2,337,908	10.63	52.48	
Mutual funds and equity securities	439	460	463	445	451	-4.57	-16.70	
Subtotal	13,085,970	11,393,705	12,082,876	10,665,909	9,178,990	14.85	41.00	
Interest-bearing bank balances	30,285	2,099,534	1,713,307	1,466,042	43,243	-98.56	-26.61	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	568,403	198,326	175,565	239,134	706,521	186.60	926.48	
Trading assets	0	0	0	0	0			
Total earning assets	13,684,658	13,691,565	13,971,748	12,371,085	9,928,754	-0.05	45.93	
Non-interest-bearing cash and due from depository institutions	217,106	223,126	161,758	179,762	161,787	-2.70	5.49	
Premises, fixed assets, and leases	165,934	158,665	158,833	162,512	160,150	4.58	38.72	
Other real estate owned	527	891	718	883	1,270	-40.85	-71.85	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	1,526,322	1,256,851	1,259,600	1,216,852	1,158,334	21.44	34.55	
Total assets	15,594,547	15,331,098	15,552,657	13,931,094	11,410,295	1.72	43.87	
Quarterly average assets	16,200,014	15,020,402	15,460,030	13,745,664	11,427,949	7.85	50.02	
Average loans and leases (YTD)	7,808,835	7,323,203	7,316,883	7,264,257	6,541,007	6.63	37.97	
Memoranda								
Loans held-for-sale	0	117	0	1,622	0	-100.00	-100.00	
Loans not held-for-sale	8,544,014	7,282,924	7,374,030	7,416,316	6,891,019	17.32	35.42	
Real estate loans secured by 1–4 family	3,524,546	2,967,225	3,050,594	2,919,422	2,918,364	18.78	29.63	
Commercial real estate loans	2,474,935	2,104,652	2,132,890	2,069,100	1,838,481	17.59	66.80	
Construction and land development	248,227	156,293	173,509	149,568	168,860	58.82	174.61	
Multifamily	485,167	388,356	378,123	372,227	312,433	24.93	138.90	
Nonfarm nonresidential	1,741,541	1,560,003	1,581,258	1,547,305	1,357,188	11.64	46.31	
Real estate loans secured by farmland	57,059	61,382	60,228	71,028	58,923	-7.04	1.70	
Total investment securities	5,171,128	4,358,831	4,934,672	3,548,338	3,044,880	18.64	68.21	
U.S. Treasury securities	4,206,653	3,293,134	3,900,924	2,359,913	1,878,705	27.74	118.20	
US agency securities (excluding mortgage-backed securities)	68,787	100,126	97,640	141,469	165,054	-31.30	-52.97	
Municipal securities	489,910	421,965	430,289	475,660	512,208	16.10	-12.20	
Mortgage-backed securities	398,306	535,068	497,394	566,216	485,934	-25.56	-9.26	
Asset-backed securities	0	0	0	0	0			
Other debt securities	7,033	8,078	7,962	4,635	2,528	-12.94	164.20	
Mutual funds and equity securities	439	460	463	445	451	-4.57	-16.70	
Available-for-sale securities	5,170,689	4,358,371	4,934,209	3,547,893	3,044,429	18.64	68.19	
U.S. Treasury securities	4,206,653	3,293,134	3,900,924	2,359,913	1,878,705	27.74	118.20	
US agency securities (excluding mortgage-backed securities)	68,787	100,126	97,640	141,469	165,054	-31.30	-52.97	
Municipal securities	489,910	421,965	430,289	475,660	512,208	16.10	-12.20	
Mortgage-backed securities	398,306	535,068	497,394	566,216	485,934	-25.56	-9.26	
Asset-backed securities	0	0	0	0	0			
Other debt securities	7,033	8,078	7,962	4,635	2,528	-12.94	164.20	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-965,854	-48,507	-45,893	120,114	32,877			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	2,405,104	2,478,545	2,321,116	2,031,962	1,471,456	-2.96	37.73	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,278,047	3,867,878	3,942,518	3,356,890	2,465,972	10.60	85.12
NOW, ATS and transaction accounts	3,382,332	3,233,028	3,201,225	2,876,033	585,697	4.62	643.77
Time deposits less brokered deposits < \$250K	774,614	710,709	692,822	770,491	814,158	8.99	4.54
MMDA and other savings accounts	4,918,473	4,662,921	4,839,094	4,058,281	5,007,169	5.48	-2.42
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	13,353,466	12,474,536	12,675,659	11,061,695	8,872,996	7.05	56.23
Time deposits of \$250K or more	132,855	248,786	235,010	162,531	121,971	-46.60	126.51
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	352,773	316,763	324,720	284,008	241,708	11.37	13.54
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	124,482	3,000	7,988	12,487	17,555	4049.40	
Other borrowings w/remaining maturity over 1 year	45,399	32,777	26,733	30,028	35,407	38.51	1166.01
Brokered deposits < \$250K	0	499	499	748	0	-100.00	
Noncore funding	655,509	601,825	594,950	489,802	416,641	8.92	75.77
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	3,256	3,283	3,277	80,623	91,115	-0.82	-97.35
Other liabilities	118,096	178,459	174,915	191,761	171,134	-33.82	-40.85
Total liabilities	14,130,327	13,258,103	13,448,801	11,823,881	9,551,886	6.58	52.88
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54,188	54,072	54,092	53,755	51,974	0.21	5.85
Common surplus	1,057,837	1,047,741	1,049,910	1,032,355	935,458	0.96	17.92
Retained earnings	1,123,642	1,037,936	1,058,286	960,183	882,851	8.26	74.16
Accumulated other comprehensive income	-746,382	-63,826	-50,627	62,077	-10,226		
Other equity capital components	-28,122	-5,989	-10,854	-4,263	-4,824		
Total holding company equity capital	1,461,163	2,069,934	2,100,807	2,104,107	1,855,233	-29.41	-8.29
Noncontrolling (minority) interest in subsidiaries	3,057	3,061	3,049	3,106	3,176	-0.13	-5.79
Total equity capital, including minority interest	1,464,220	2,072,995	2,103,856	2,107,213	1,858,409	-29.37	-8.28
Total liabilities and capital	15,594,547	15,331,098	15,552,657	13,931,094	11,410,295	1.72	43.87
Memoranda							
Non-interest-bearing deposits	4,278,047	3,867,878	3,942,518	3,356,890	2,465,972	10.60	85.12
Interest-bearing deposits	9,208,274	8,855,943	8,968,650	7,868,084	6,528,995	3.98	46.28
Total deposits	13,486,321	12,723,821	12,911,168	11,224,974	8,994,967	5.99	56.71
Long-term debt that reprices within 1 year	124,482	3,000	7,988	12,485	0	4049.40	3371.33
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,100,807	2,104,107	2,104,107	1,855,233	1,713,782		
Accounting restatements	0	0	0	1,140	0		
Net income	135,376	145,957	189,463	164,456	168,836		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,571	13,472	15,713	23,034	14,380		
Sale of treasury stock	739	694	694	902	6,122		
Less: Purchase of treasury stock	16,555	189	5,106	277	1,418		
Changes incident to business combinations	0	0	0	75,579	0		
Less: Dividends declared	70,195	68,377	91,591	88,483	81,775		
Change in other comprehensive income	-695,755	-125,902	-112,704	72,303	35,080		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	175	172	231	220	226		
Holding company equity capital, ending balance	1,461,163	2,069,934	2,100,807	2,104,107	1,855,233		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	38.84	39.88	43	33.48	36.06	37	33.72	36.25	36	36.32	36.22	42	42.21	37.78	49
Commercial and industrial loans	4.13	11.23	12	4.08	11.11	12	3.87	10.76	12	6.83	13.52	16	5.06	12.02	17
Loans to individuals	10.53	3.58	85	8.65	3.60	83	8.65	3.36	84	8.45	3.40	84	11.37	4.20	85
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.20	0.19	71	0.19	0.21	68	0.20	0.18	70	0.31	0.19	75	0.27	0.24	75
Other loans and leases.....	1.09	4.52	20	1.10	4.26	21	0.98	4.47	19	1.33	4.63	22	1.48	5.01	20
Net loans and leases.....	54.40	63.09	21	47.18	58.81	16	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Debt securities over 1 year.....	29.51	18.76	84	27.13	18.32	78	30.60	19.46	84	23.75	15.55	82	20.49	14.60	80
Mutual funds and equity securities	0	0.05	33	0	0.05	36	0	0.06	34	0	0.05	35	0	0.06	35
Subtotal	83.91	83.05	37	74.32	78.17	27	77.69	79.22	33	76.56	78.16	28	80.44	79.65	30
Interest-bearing bank balances	0.19	3.61	1	13.69	9.37	75	11.02	8.50	69	10.52	7.51	72	0.38	3.06	10
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	3.64	1.71	83	1.29	1.51	58	1.13	1.56	55	1.72	1.68	61	6.19	1.91	90
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	87.75	90.76	13	89.31	91.57	21	89.84	91.77	28	88.80	91.05	19	87.02	89.53	21
Non-interest cash and due from depository institutions.....	1.39	0.98	82	1.46	0.99	87	1.04	0.82	71	1.29	1.07	67	1.42	1.14	71
Other real estate owned.....	0	0.01	46	0.01	0.01	42	0	0.01	43	0.01	0.02	33	0.01	0.03	34
All other assets.....	10.85	8.19	82	9.24	7.39	71	9.12	7.35	71	9.91	7.82	78	11.57	9.27	77
Memoranda															
Short-term investments	3.84	6.75	42	14.99	12.31	67	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58
U.S. Treasury securities.....	26.98	1.98	98	21.48	1.18	99	25.08	1.47	99	16.94	0.84	99	16.46	1.03	98
US agency securities (excluding mortgage-backed securities)	0.44	0.81	51	0.65	0.75	63	0.63	0.82	59	1.02	0.63	74	1.45	0.54	84
Municipal securities	3.14	1.69	75	2.75	1.70	72	2.77	1.73	74	3.41	1.69	79	4.49	1.34	88
Mortgage-backed securities	2.55	12.93	6	3.49	13.46	8	3.20	14.14	6	4.06	11.75	10	4.26	11.44	11
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.05	0.51	35	0.05	0.51	39	0.05	0.53	38	0.03	0.42	37	0.02	0.39	38
Loans held-for-sale.....	0	0.30	8	0	0.50	14	0	0.55	7	0.01	0.52	20	0	0.39	7
Loans held for investment	54.79	63.03	19	47.50	58.34	18	47.41	58.06	18	53.24	61.72	20	60.39	63.50	30
Real estate loans secured by 1–4 family	22.60	12.79	84	19.35	11.57	83	19.61	11.46	85	20.96	11.91	89	25.58	13.29	89
Revolving	0.96	1.52	42	1.05	1.44	48	1	1.42	48	1.28	1.66	49	1.74	2.07	50
Closed-end, secured by first liens	21.06	10.86	85	17.87	9.73	85	18.19	9.67	87	19.16	9.81	89	23.16	10.69	90
Closed-end, secured by junior liens	0.58	0.19	87	0.44	0.19	85	0.42	0.17	87	0.51	0.22	86	0.67	0.28	88
Commercial real estate loans	15.87	24.89	27	13.73	22.35	26	13.71	22.69	26	14.85	22.22	29	16.11	22.23	34
Construction and land development	1.59	3.92	30	1.02	3.40	22	1.12	3.34	23	1.07	3.40	24	1.48	3.44	32
Multifamily.....	3.11	3.87	51	2.53	3.32	51	2.43	3.57	47	2.67	3.12	52	2.74	3.01	53
Nonfarm nonresidential	11.17	15.73	33	10.18	14.65	31	10.17	14.57	32	11.11	14.72	36	11.89	14.69	40
Real estate loans secured by farmland.....	0.37	0.34	67	0.40	0.35	68	0.39	0.30	67	0.51	0.33	73	0.52	0.36	72

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	70.89	62.29	58	70.48	60.51	62	71.11	61.05	61	68.21	57.15	66	69.88	57.46	64
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	41.25	20.65	92	40.74	20	93	41.37	19.86	93	39.36	19.43	93	42.35	20.75	92
Real estate loans secured by 1–4 family.....	1.76	2.39	45	2.20	2.47	51	2.10	2.43	49	2.41	2.64	49	2.88	3.15	47
Revolving	39.49	18.01	92	38.54	17.35	93	39.26	17.24	93	36.95	16.59	93	39.47	17.39	92
Closed-end.....	28.97	38.12	36	28.90	37.13	34	28.92	37.86	34	27.89	34.63	32	26.68	33.52	38
Construction and land development.....	2.91	6.10	34	2.15	5.69	23	2.35	5.65	27	2.02	5.26	24	2.45	5.09	32
1–4 family.....	0.35	1.40	39	0.38	1.19	37	0.44	1.18	42	0.28	0.93	34	0.30	0.94	36
Other.....	2.55	4.62	35	1.76	4.46	22	1.92	4.40	26	1.73	4.19	23	2.16	4.02	34
Multifamily.....	5.68	5.86	59	5.33	5.41	63	5.13	5.78	56	5.02	4.96	60	4.53	4.69	56
Nonfarm nonresidential	20.38	24.30	38	21.42	24.45	40	21.44	24.56	41	20.86	22.93	41	19.70	22.15	42
Owner-occupied.....	7.46	8.11	47	8.44	8.31	52	8.37	8.29	52	8.57	7.68	56	9.21	7.72	60
Other.....	12.92	15.95	36	12.98	15.83	38	13.07	15.94	38	12.29	14.95	36	10.48	14.34	35
Real estate loans secured by farmland.....	0.67	0.55	71	0.84	0.61	71	0.82	0.54	70	0.96	0.54	74	0.86	0.55	76
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	7.53	18.37	13	8.59	19.45	12	8.16	18.86	14	12.84	22.17	16	8.38	19.53	13
Loans to individuals	19.23	6.24	84	18.21	6.58	82	18.25	6.24	83	15.87	6.13	83	18.83	7.13	83
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.36	0.31	71	0.41	0.38	69	0.42	0.34	72	0.58	0.32	75	0.45	0.37	75
Other loans and leases.....	2	8.16	21	2.31	8.42	24	2.06	8.75	22	2.51	9.09	24	2.46	9.85	23
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	430.11	411.16	50	377.62	383.43	43	379.53	391.81	42	367.67	381.27	42	401.74	391.26	45
Real estate loans secured by 1–4 family.....	250.30	133.66	86	218.28	124.74	84	220.80	126.06	83	212.15	125.03	85	243.46	138.18	85
Revolving	10.69	15.46	45	11.79	15.53	48	11.23	15.44	48	12.97	17.42	46	16.57	21.26	47
Closed-end.....	239.61	116.59	87	206.49	107.54	87	209.56	108.85	86	199.18	106.14	89	226.88	115.20	88
Commercial real estate loans	175.76	254.65	31	154.82	238.58	30	154.38	245.88	28	150.36	234.65	28	153.37	229.44	33
Construction and land development.....	17.63	39.81	34	11.50	36.07	23	12.56	35.95	24	10.87	35.62	25	14.09	34.95	32
1–4 family.....	2.15	9.02	38	2.05	7.44	34	2.34	7.42	39	1.53	6.34	33	1.70	6.61	36
Other.....	15.47	30.27	35	9.45	28.34	21	10.22	28.11	23	9.33	28.16	23	12.39	27.32	31
Multifamily.....	34.45	40.47	56	28.57	35.29	53	27.37	38.66	49	27.05	32.74	48	26.06	31.04	48
Nonfarm nonresidential	123.68	161.09	32	114.76	156.30	32	114.45	158.05	33	112.44	155.06	35	113.22	152.10	38
Owner-occupied.....	45.26	53.43	44	45.23	52.63	45	44.70	52.99	46	46.18	52.37	47	52.95	53.07	54
Other.....	78.41	105.96	34	69.53	100.99	31	69.75	102.54	30	66.26	100.54	31	60.27	97.41	36
Real estate loans secured by farmland.....	4.05	3.36	69	4.52	3.67	68	4.36	3.22	69	5.16	3.44	71	4.92	3.60	71
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	45.71	115.08	12	46.03	116.17	12	43.54	114.45	13	69.19	139.91	17	48.15	122.02	16
Loans to individuals	116.65	35.47	86	97.57	36.56	84	97.41	34.55	84	85.57	37.47	81	108.27	43.51	85
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	2.18	1.73	71	2.20	2.03	69	2.23	1.86	71	3.11	1.88	75	2.57	2.18	75
Other loans and leases.....	12.11	50.11	22	12.36	47.63	23	11.01	51.06	22	13.51	49.54	22	14.13	52.44	18
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.51	30.74	32	20.46	29.25	30	20.55	30.07	31	19.33	27.32	27	17.47	26.45	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	130.50	205.31	28	109.59	187.63	26	109.68	195.33	26	104.18	183.76	26	100.42	178.57	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	175.76	262.15	30	154.82	244.92	28	154.38	252.85	28	150.36	240.85	28	153.37	236.10	33

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.84	6.75	42	14.99	12.31	67	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58
Liquid assets	31.56	23.63	75	40.77	29.12	78	40.96	29.03	80	33.83	26.22	78	23.97	22.44	65
Investment securities	33.16	20.98	82	28.43	20.37	74	31.73	21.63	80	25.47	17.85	79	26.69	16.99	87
Net loans and leases	54.40	63.09	21	47.18	58.81	16	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28
Net loans, leases and standby letters of credit	54.73	63.92	19	47.40	59.61	15	47.36	59.49	16	53.09	62.48	18	60.28	64.84	27
Core deposits	85.63	74.28	90	81.37	75.52	71	81.50	75.71	69	79.40	70.67	75	77.76	63.09	87
Noncore funding	4.20	12.30	21	3.93	10.15	21	3.83	10.30	22	3.52	14.13	8	3.65	19.36	3
Time deposits of \$250K or more	0.85	1.67	28	1.62	1.67	56	1.51	1.58	57	1.17	2.11	31	1.07	2.94	18
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	2.26	1.24	79	2.07	1.19	79	2.09	1.23	78	2.04	1.47	72	2.12	1.94	69
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.26	0.58	89	2.07	0.54	87	2.09	0.54	87	2.04	0.54	86	2.12	0.48	84
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.80	2.18	37	0.02	0.88	32	0.05	1	35	0.09	1.24	31	0.15	3.01	15
Earning assets that reprice within 1 year	11.15	35.71	3	21.74	38.80	14	18.88	37.37	9	19.90	39.38	10	16.85	39.29	3
Interest-bearing liabilities that reprice within 1 year	3.49	6.79	27	3.93	6.64	35	3.73	6.39	35	4.09	8.20	24	4.43	10.19	15
Long-term debt that reprices within 1 year	0.80	0.38	80	0.02	0.27	63	0.05	0.26	63	0.09	0.47	58	0	0.96	25
Net assets that reprice within 1 year	6.86	27.35	7	17.79	30.83	20	15.10	29.65	19	15.72	29.11	21	12.42	26.63	12
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.43	5.89	27	-14.88	-3.31	17	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7
Net short-term noncore funding dependence	-0.28	0.87	36	-15.60	-9.17	25	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19
Short-term investment / Short-term noncore funding	106.47	112.63	63	442.01	304.29	73	363.87	273.46	72	389.64	184.19	86	226.07	77.77	90
Liquid assets - short-term noncore funding / Nonliquid assets	40.84	24.05	77	63.12	36.72	81	63.73	36.68	81	46.39	28.18	82	27.70	16.97	80
Net loans and leases / Total deposits	62.90	79.04	19	56.85	73.05	12	56.72	72.79	14	65.54	79.43	16	76.05	90.31	18
Net loans and leases / Core deposits	63.53	86.19	14	57.98	78.83	12	57.78	78.25	12	66.51	88.34	10	77.09	103.93	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-71.68	-19.27	0	-3.70	1.06	0	-3.45	-0.25	4	9.14	4.31	88	2.86	1.36	83
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.99	71.92	94	99.99	84.59	87	99.99	83.77	89	99.99	87.23	88	99.99	85.40	90
U.S. Treasury securities	81.35	9.62	97	75.55	6.01	96	79.05	6.70	98	66.51	4.72	96	61.70	6.15	96
US agency securities (excluding mortgage-backed securities)	1.33	4.10	45	2.30	4.24	56	1.98	4.12	52	3.99	4.01	68	5.42	3.49	74
Municipal securities	9.47	8.02	65	9.68	8.38	66	8.72	8.22	65	13.41	9.83	69	16.82	7.75	78
Mortgage-backed securities	7.70	62.34	3	12.28	66.09	5	10.08	66.54	3	15.96	66.64	4	15.96	67.43	6
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.14	3.02	33	0.19	3.01	36	0.16	3.08	34	0.13	3.01	35	0.08	2.94	33
Mutual funds and equity securities	0.01	0.27	31	0.01	0.29	34	0.01	0.29	32	0.01	0.35	34	0.01	0.40	32
Debt securities 1 year or less	10.99	9.28	66	4.55	8.18	43	3.56	7.78	35	6.74	10.55	44	23.20	11.86	81
Debt securities 1 to 5 years	25.67	20.14	66	17.95	17.39	56	19.12	18.25	56	23.21	17.03	67	31.98	17.94	78
Debt securities over 5 years	63.33	68.28	36	77.49	72.07	52	77.31	71.11	56	70.04	69.86	46	44.81	66.02	26
Pledged securities	46.51	31.26	73	56.86	33.37	81	47.04	32.26	74	57.27	35.67	76	48.33	30.57	74
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-73.95	-40.81	16	-4.96	64.27	17	10.77	27.98	45	127.43	183.32	52	521.59	26.69	98
Investment securities	18.64	11.76	69	35.24	32.48	57	39.07	31.36	66	16.53	23.62	42	3.69	11.75	43
Core deposits	7.05	4.57	68	14.06	16.96	45	14.59	16.94	54	24.67	26.88	49	7.46	11.23	49
Noncore funding	8.92	36.20	40	18.19	-21.64	92	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,443,879	1,313,568	1,143,780
Commit: Secured commercial real estate loans	518,592	314,867	456,765	340,114	279,317
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	51,514	33,249	42,602	39,145	37,842
Commercial and similar letters of credit	121	124	82	68	30
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	477	6,554	6,358	34,533	38,976
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						9.28	22.78	7	9.43	22.01	7	10.02	23.52	9	
Standby letters of credit	0.33	0.66	38	0.22	0.66	23	0.27	0.65	31	0.28	0.71	27	0.33	0.84	29
Commercial and similar letters of credit	0	0.02	47	0	0.02	45	0	0.02	45	0	0.02	44	0	0.02	39
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0	44.74	2	0.04	47.31	2	0.04	46.30	3	0.25	48.62	1	0.34	68.47	3
Interest rate contracts	0	32.78	2	0.04	35.15	2	0.04	32.46	3	0.25	34.36	2	0.34	47.31	4
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0	23.04	9	0.04	20.27	9	0.04	20.49	9	0.25	20.83	9	0.34	28.86	9
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						19.73	44.98	12	18.08	42.82	10	17.49	45.53	11	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	477	6,554	6,358	34,533	38,976
Interest rate contracts	477	6,554	6,358	34,533	38,976
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	477	6,554	6,358	34,533	38,976
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	477	6,554	6,358	34,533	38,976
Interest rate contracts	477	6,554	6,358	34,533	38,976
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	477	6,554	6,358	34,533	38,976
One year or less	0	0	0	0	0
Over 1 year to 5 years	477	1,272	1,076	15,392	18,016
Over 5 years	0	5,282	5,282	19,141	20,960
Gross negative fair value (absolute value)	2	335	296	27	9
Gross positive fair value.....	2	6	3	596	329
Held for trading.....	0	0	0	0	0
Non-traded.....	2	6	3	596	329
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	27	13
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	5.29	8	0	7.18	6	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	4.93	8	0	6.91	6	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	77.96	94	100	71.71	96	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	93.16	68	100	91.91	77	100	92.53	76	100	91.48	75	100	93.86	75
One year or less	0	37.29	4	0	27.90	3	0	27.56	3	0	32.05	4	0	32.17	2
Over 1 year to 5 years	100	22.61	99	19.41	29.78	37	16.92	27.01	32	44.57	27.06	73	46.22	30.45	73
Over 5 years	0	26.09	6	80.59	29.19	93	83.08	29.89	95	55.43	29.56	78	53.78	28.09	78
Gross negative fair value (absolute value)	0.42	2.48	12	5.11	1.18	97	4.66	0.98	96	0.08	1.55	6	0.02	0.83	5
Gross positive fair value	0.42	2.55	8	0.09	1.59	5	0.05	1.34	5	1.73	2.23	41	0.84	1.19	37
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	4	0	0.05	8	0	0.04	10	0	0.07	3	0	0.06	5
Gross positive fair value (X)	0	0.10	3	0	0.06	3	0	0.05	3	0	0.09	3	0	0.07	6
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	8	0	0.01	11	0	0.01	12	0	0.02	16	0	0.01	20
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	87	0	0	94
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	50,261	61,233	61,233	50,388	49,761
Gross losses	11,538	8,950	13,641	16,561	19,708
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,184	6,874	9,359	10,174	9,883
Net losses	3,354	2,076	4,282	6,387	9,825
Provision for loan and lease losses	13,791	-9,316	-6,690	15,206	10,452
Adjustments	71	0	0	2,026	0
Ending balance	60,769	49,841	50,261	61,233	50,388
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	0.09	69	-0.08	-0.12	51	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40
Provision for loan and lease losses / Average loans and leases	0.24	0.16	73	-0.17	-0.21	46	-0.09	-0.16	57	0.21	0.82	6	0.16	0.24	45
Provision for loan and lease losses / Net loan and lease losses	411.18	151.30	78	-448.75	-65.12	17	-156.24	-105.48	38	238.08	487.86	30	106.38	130.58	44
Allowance for loan and lease losses / Total loans and leases not held for sale	0.71	1.17	15	0.68	1.32	11	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39
Allowance for loan and lease losses / Total loans and leases	0.71	1.15	17	0.68	1.30	12	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42
Allowance for loan and lease losses / Net loans and leases losses (X)	13.59	38.64	45	18.01	17.40	66	11.74	21.39	52	9.59	11.58	59	5.13	8.03	54
Allowance for loan and lease losses / Nonaccrual assets	216.44	428.13	28	75.55	330.05	7	120.63	364.13	11	83.96	299.17	7	267.51	218.72	75
ALLL / 90+ days past due + nonaccrual loans and leases	187.02	320.87	34	73.47	271.93	11	110.53	287.08	16	79.68	244.34	12	207.69	151.73	76
Gross loan and lease losses / Average loans and leases	0.20	0.16	68	0.16	0.20	54	0.19	0.19	59	0.23	0.34	46	0.30	0.28	65
Recoveries / Average loans and leases	0.14	0.07	85	0.13	0.08	76	0.13	0.08	76	0.14	0.07	88	0.15	0.08	87
Net losses / Average loans and leases	0.06	0.09	52	0.04	0.12	27	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	60	34.26	85	41.51	25.09	81	56.51	34.67	80	51.62	33.98	80	46.34	36.22	79
Earnings coverage of net loan and lease losses (X)	55.69	36.38	70	84.50	26.30	86	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	69	0.01	0.02	60	0.01	0.02	59	0.03	0.04	53	0.06	0.01	88
Real estate loans secured by 1–4 family	0	-0.02	86	0.02	-0.01	86	0.02	-0.02	85	0.03	0.01	78	0.06	0.01	89
Revolving	-0.08	-0.06	26	0.01	-0.07	74	0	-0.07	58	0.04	0.01	74	0.09	0.02	80
Closed-end	0.01	-0.01	88	0.02	-0.01	87	0.02	-0.01	87	0.03	0	80	0.06	0	92
Commercial real estate loans	0	0	29	0	0.04	27	0.01	0.04	54	0.02	0.07	38	0.05	0.01	81
Construction and land development	-0.03	-0.02	20	0	0.01	64	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.03	-0.01	16	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	-0.03	0	4	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.01	0	72	0	0.05	25	0.01	0.05	49	0.03	0.11	39	0.07	0.02	83
Owner-occupied	0	0	80	0	0.01	27	0.01	0.01	78	0.03	0.02	72	0.09	0.01	94
Other	0	0.01	72	0	0.04	37	0	0.04	35	0	0.08	24	-0.02	0.01	6
Real estate loans secured by farmland	-0.01	0	14	-0.18	-0.01	5	-0.13	0	6	0	0.02	46	0.23	0.01	94
Commercial and industrial loans	-0.10	0.11	3	0.09	0.19	43	0.17	0.17	58	0.03	0.47	12	0.02	0.37	10
Loans to individuals	0.31	0.76	30	0.13	0.72	14	0.20	0.71	21	0.40	1.13	24	0.52	1.17	28
Credit card loans	1.94				2.27			1.84			2.92			3.11	
Agricultural loans	-0.10	0.02	9	-0.08	0.02	9	-0.06	0.02	13	-0.01	0.19	10	0.62	0.08	91
Loans to foreign governments and institutions	0.05				0			0		0		0		0	
Other loans and leases	-0.02	0.13	6	-0.03	0.09	7	-0.03	0.10	7	-0.03	0.15	5	-0.04	0.15	5

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		27,833		25,216		28,021		34,761		40,851
90+ days past due loans and leases		4,417		1,874		3,808		3,922		5,425
Nonaccrual loans and leases		28,076		65,967		41,666		72,929		18,836
Total past due and nonaccrual loans and leases		60,326		93,057		73,495		111,612		65,112
Restructured 30–89 days past due		0		2,457		0		30		0
Restructured 90+ days past due		0		0		0		46		6
Restructured nonaccrual		2,659		3,939		3,807		2,873		0
Total restructured loans and leases		2,659		6,396		3,807		2,949		6
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		2,839		3,335		3,380		3,461		2,859
Other real estate owned		527		891		718		883		1,270
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.33	0.33	63	0.35	0.29	69	0.38	0.32	69	0.47
90+ days past due loans and leases	0.05	0.10	60	0.03	0.09	48	0.05	0.10	61	0.05
Nonaccrual loans and leases	0.33	0.37	45	0.91	0.54	84	0.57	0.46	71	0.98
90+ days past due and nonaccrual loans and leases	0.38	0.52	43	0.93	0.68	78	0.62	0.62	61	1.04
30–89 days past due restructured	0	0.01	18	0.03	0.01	87	0	0.01	21	0
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.03	0.09	39	0.05	0.12	38	0.05	0.10	41	0.04
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.33	0.33	63	0.35	0.29	69	0.38	0.32	69	0.47
90+ days past due assets	0.05	0.10	60	0.03	0.09	48	0.05	0.10	60	0.05
Nonaccrual assets	0.33	0.37	45	0.91	0.55	84	0.57	0.47	71	0.98
30+ days past due and nonaccrual assets	0.71	0.89	51	1.28	1	72	1	0.97	62	1.50
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.21	0.33	34	0.44	0.40	67	0.29	0.36	46	0.55
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.35	33	0.45	0.42	63	0.30	0.37	45	0.56
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.20	0.38	27	0.47	0.48	59	0.29	0.41	41	0.56
Allowance for loan and lease losses	51.74	55.46	54	145.76	67.85	88	91.05	62.64	78	126.32
Equity capital + allowance for loan and lease losses	2.07	3.63	34	3.43	4.12	44	2.13	3.60	32	3.57
Tier 1 capital + allowance for loan and lease losses	2.23	3.90	31	5.34	4.89	66	3.31	4.30	41	5.62
Loans and leases + other real estate owned	0.37	0.61	33	1	0.82	67	0.62	0.71	52	1.04

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.23	0.23	63	0.30	0.25	69	0.32	0.26	65	0.38	0.39	59	0.50	0.38	72
	90+ days past due		0.07	0.11	72	0.03	0.12	56	0.07	0.12	71	0.07	0.16	64	0.11	0.16	66
	Nonaccrual.....		0.46	0.41	65	1.19	0.60	85	0.71	0.52	73	1.32	0.76	84	0.39	0.46	48
Commercial and industrial	30–89 days past due		0.14	0.29	37	0.05	0.24	15	0.15	0.24	49	0.10	0.23	33	0.25	0.31	50
	90+ days past due		0	0.06	14	0.01	0.02	56	0	0.04	18	0.01	0.03	49	0.02	0.05	50
	Nonaccrual.....		0.03	0.47	9	0.74	0.65	65	0.70	0.57	69	0.62	0.75	46	0	0.83	7
Individuals	30–89 days past due		0.79	0.83	55	0.70	0.60	66	0.77	0.63	64	1.22	0.83	78	1.10	0.83	66
	90+ days past due		0.02	0.10	48	0.01	0.08	45	0.01	0.09	47	0.02	0.14	46	0.02	0.17	42
	Nonaccrual.....		0	0.17	23	0	0.17	19	0	0.17	23	0	0.28	21	0	0.17	24
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.02	0.09	62	0.18	0.11	74	0.21	0.07	78	0.04	0.17	59	2.84	0.24	95
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0.10	0.51	57	0.09	0.70	58	0.14	0.49	52	0.76	0.67	72
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	31

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.39	0.39	64	0.41	0.36	66	0.45	0.46	57	0.53	0.65	52	0.51	0.67	49
	90+ days past due	0.12	0.22	71	0.05	0.25	55	0.12	0.24	69	0.12	0.33	66	0.10	0.31	61
	Nonaccrual	0.67	0.58	66	0.62	0.76	46	0.58	0.71	49	0.61	0.89	39	0.51	0.73	42
Revolving	30–89 days past due	0.32	0.31	53	0.58	0.33	81	0.41	0.28	70	0.65	0.48	68	0.66	0.45	72
	90+ days past due	0.07	0.02	84	0.03	0.03	74	0.05	0.02	81	0.01	0.03	71	0.19	0.05	88
	Nonaccrual	0.38	0.86	43	0.54	1.05	46	0.57	1.18	49	0.60	1.13	43	0.50	1	39
Closed-end	30–89 days past due	0.39	0.41	64	0.40	0.36	63	0.45	0.49	59	0.52	0.65	51	0.50	0.70	44
	90+ days past due	0.12	0.25	72	0.05	0.27	58	0.12	0.26	71	0.13	0.38	67	0.09	0.35	60
	Nonaccrual	0.68	0.57	70	0.63	0.71	50	0.58	0.67	50	0.61	0.87	42	0.52	0.70	45
Junior lien	30–89 days past due	0.01	0.01	59	0.01	0.01	52	0.01	0.01	58	0.01	0.02	60	0.01	0.02	47
	90+ days past due	0	0	80	0	0	76	0	0	81	0	0	32	0	0	68
	Nonaccrual	0.01	0.02	50	0.01	0.04	37	0.01	0.03	42	0.01	0.04	32	0.01	0.04	28
Commercial real estate	30–89 days past due	0.01	0.13	12	0.06	0.16	36	0.14	0.15	61	0.17	0.26	52	0.49	0.18	92
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0.12	0.03	86
	Nonaccrual	0.15	0.29	37	1.99	0.48	95	0.88	0.38	86	2.33	0.62	96	0.14	0.23	37
Construction and development	30–89 days past due	0.09	0.19	61	0.08	0.15	58	0.01	0.17	38	0.54	0.28	77	0.69	0.28	82
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	35	0	0.31	14	0	0.20	15	9.90	0.41	97	0	0.20	12
1–4 family	30–89 days past due	0.07	0.02	85	0	0.03	31	0	0.02	30	0.14	0.03	87	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.02	0.13	56	0.08	0.10	71	0.01	0.13	51	0.40	0.22	77	0.69	0.20	85
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	40	0	0.25	15	0	0.16	18	9.90	0.35	97	0	0.17	14
Multifamily	30–89 days past due	0	0.04	28	0.02	0.09	59	0.24	0.07	84	0.26	0.09	84	0.93	0.08	97
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0.43	0	97
	Nonaccrual	0	0.06	26	0.43	0.13	84	0.43	0.17	81	0.52	0.11	91	0.02	0.05	53
Nonfarm non-residential	30–89 days past due	0	0.10	6	0.06	0.12	45	0.13	0.13	68	0.12	0.23	49	0.37	0.14	87
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0.06	0.03	79
	Nonaccrual	0.21	0.36	41	2.58	0.58	95	1.08	0.45	88	2.03	0.80	91	0.18	0.28	38
Owner Occupied	30–89 days past due	0	0.04	10	0.03	0.04	55	0.05	0.04	63	0.06	0.07	57	0.15	0.07	85
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.06	0.01	86
	Nonaccrual	0.13	0.12	61	0.34	0.20	79	0.26	0.17	73	0.39	0.27	68	0.14	0.16	53
Other	30–89 days past due	0	0.05	14	0.03	0.07	52	0.09	0.08	73	0.05	0.14	50	0.22	0.07	89
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.09	0.21	41	2.24	0.31	96	0.82	0.23	88	1.64	0.44	92	0.04	0.10	38
Farmland	30–89 days past due	0.26	0.09	87	3.53	0.13	95	0.06	0.10	70	0.58	0.11	88	0.47	0.23	78
	90+ days past due	0	0	45	0.17	0.01	94	0.16	0	95	0	0	45	0	0.01	42
	Nonaccrual	1.25	0.51	81	1.57	1.06	76	1.46	0.69	82	1.51	1.13	72	1.68	0.84	74
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,083,903	1,095,824	1,093,148	1,081,847	982,610										
Retained earnings	1,123,642	1,037,936	1,058,286	960,183	882,851										
Accumulated other comprehensive income (AOCI)	-746,382	-63,826	-50,627	62,077	-10,226										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,461,163	2,069,934	2,100,807	2,104,107	1,855,235										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	860,331	824,332	820,175	802,276	792,180										
Accumulated other comprehensive income-related adjustments	-746,382	-63,826	-50,627	62,077	-10,226										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,347,214	1,309,428	1,331,259	1,239,754	1,073,281										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,347,214	1,309,428	1,331,259	1,239,754	1,073,281										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	75,000	75,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	159	109	109	110	55										
Additional tier 1 capital before deductions	159	109	109	75,110	75,055										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	159	109	109	75,110	75,055										
Tier 1 Capital	1,347,373	1,309,537	1,331,368	1,314,864	1,148,336										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	60,155	48,268	49,090	60,840	50,388										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	60,155	48,268	49,090	60,840	50,388										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	60,155	48,268	49,090	60,840	50,388										
Exited advanced approach tier 2 capital															
Total capital	1,407,528	1,357,805	1,380,458	1,375,704	1,198,724										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,200,014	15,020,402	15,460,030	13,745,664	11,427,949										
Less: Deductions from common equity tier 1 capital	860,331	824,332	820,175	802,276	792,180										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,339,683	14,196,070	14,639,855	12,943,388	10,635,769										
Total risk-weighted assets	8,691,758	6,965,533	7,159,320	6,924,528	6,663,905										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.50	11.77	89	18.80	12.59	94	18.59	12.37	93	17.90	12.35	93	16.11	12.11	86
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.50	12.48	87	18.80	13.31	93	18.60	13.11	93	18.99	13.08	93	17.23	12.78	91
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.19	14.27	80	19.49	15.21	90	19.28	14.91	90	19.87	15.23	90	17.99	14.36	90
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.78	9.22	36	9.22	9.07	59	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			31,817			25,822			34,357			32,905			32,637	23.22	58.06
Other insurance activities income			31,817			25,822			34,357			32,905			32,637	23.22	58.06
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			108,877			90,873			91,396			89,330			77,089	19.81	65.23

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	6.29	0.36	96	5.59	0.38	96	5.53	0.36	96	5.51	0.41	96	5.57	0.47	93		
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.73	12.02	33	6.68	11.72	32	6.62	12	30	6.49	11.03	34	6.43	11.51	33		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Foreign Activities															
Total foreign loans and leases		2,638		3,680		2,268		4,473		1,509					
Real estate loans.....		2,638		1,861		2,066		1,928		1,509					
Commercial and industrial loans		0		1,819		202		2,545		0					
Loans to depository institutions and other banks acceptances		0		0		0		0		0					
Loans to foreign governments and institutions		0		0		0		0		0					
Loans to individuals		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities		0		0		0		0		0					
Interest-bearing bank balances		0		0		0		0		0					
Total selected foreign assets		2,638		3,680		2,268		4,473		1,509					
Total foreign deposits		0		0		0		0		0					
Interest-bearing deposits		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
Analysis Ratios															
Yield: Foreign loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
0 0.84 33 0 0.63 34 0 0.66 33 0 0.87 31 0 1.25 31															
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26		0.18		0.20		5.18							27.03
Commercial and industrial loans		0.13		0.86		0.79		0.64							0.29
Foreign governments and institutions		0.05		0		0		0							0
Growth Rates															
Net loans and leases.....	-28.32	20.31	14	-18.04	-0.16	23	-49.30	6.83	8	196.42	-2.40	96	-2.20	22.48	47
Total selected assets.....	-28.32	21.10	14	-18.04	3.36	22	-49.30	9.48	8	196.42	2.04	96	-2.20	12.40	45
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.28	0.04	0.04	0.06	0.08	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		53,000	95,000	125,000	105,000	115,000	-44.21	-25.35
Dividends		53,000	95,000	125,000	105,000	115,000	-44.21	-25.35
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		25,000	14,001	14,000	13,500	27,602	78.56	212.50
Dividends		25,000	14,000	14,000	13,500	27,600	78.57	212.50
Interest		0	1	0	0	2	-100.00	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		78,000	109,001	139,000	118,500	142,602	-28.44	-1.27
Securities gains (losses)		0	0	245	0	0		
Other operating income		259	162	0	168	134	59.88	159.00
Total operating income		78,259	109,163	139,245	118,668	142,736	-28.31	-1.06
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		114	115	154	0	0	-0.87	
Other expenses		4,594	4,628	6,027	7,515	5,990	-0.73	57.38
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		4,708	4,743	6,181	7,515	5,990	-0.74	61.29
Income (loss) before taxes		73,526	104,433	133,081	111,147	136,765	-29.60	-3.49
Applicable income taxes (credit)		-2,739	-3,817	-3,965	-3,739	-4,545		
Extraordinary items								
Income before undistributed income of subsidiaries		76,265	108,250	137,046	114,886	141,310	-29.55	-3.93
Equity in undistributed income of subsidiaries		59,286	37,880	52,648	49,790	27,753	56.51	
Bank subsidiaries		61,747	25,874	32,031	34,204	29,779	138.64	
Nonbank subsidiaries		-2,461	12,006	20,617	15,586	-2,026		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		135,551	146,130	189,694	164,676	169,063	-7.24	72.26
Memoranda								
Bank net income		114,747	120,874	157,031	139,204	144,779	-5.07	67.16
Nonbank net income		22,539	26,006	34,617	29,086	25,574	-13.33	133.27
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,088,250	72.80	1,702,127	80.99	1,721,519	80.71	1,802,150	1,594,789	-36.07	-26.73
Common and preferred stock		1,088,250	72.80	1,702,127	80.99	1,721,519	80.71	1,802,150	1,594,789	-36.07	-26.73
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		229,600	15.36	223,432	10.63	232,096	10.88	196,090	180,488	2.76	23.59
Common and preferred stock		229,600	15.36	223,432	10.63	232,096	10.88	196,090	180,488	2.76	23.59
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		7,472	0.50	8,538	0.41	8,425	0.39	3,579	451	-12.49	1317.84
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		151,963	10.17	150,542	7.16	154,238	7.23	195,885	180,528	0.94	197.84
Cash and due from unrelated depository institution		136	0.01	136	0.01	136	0.01	136	135	0.00	0.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		17,361	1.16	16,948	0.81	16,550	0.78	13,513	14,808	2.44	74.11
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		1,494,782	100.00	2,101,723	100.00	2,132,964	100.00	2,211,353	1,971,199	-28.88	-13.73
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		3,256	0.22	3,283	0.16	3,277	0.15	0	0	-0.82	
Other liabilities		30,331	2.03	28,464	1.35	28,840	1.35	26,573	24,811	6.56	81.72
Balance due to subsidiaries and related institutions		32	0	42	0	40	0	80,673	91,154	-23.81	-99.97
Total liabilities		33,619	2.25	31,789	1.51	32,157	1.51	107,246	115,965	5.76	-75.90
Equity Capital		1,461,163	97.75	2,069,934	98.49	2,100,807	98.49	2,104,107	1,855,234	-29.41	-8.29
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		54,188	3.63	54,072	2.57	54,092	2.54	53,755	51,975	0.21	5.85
Common surplus		1,057,837	70.77	1,047,741	49.85	1,049,910	49.22	1,032,355	935,458	0.96	17.92
Retained earnings		1,123,642	75.17	1,037,936	49.39	1,058,286	49.62	960,183	882,851	8.26	74.16
Accumulated other comprehensive income		-746,382	-49.93	-63,826	-3.04	-50,627	-2.37	62,077	-10,226		
Other equity capital components		-28,122	-1.88	-5,989	-0.28	-10,854	-0.51	-4,263	-4,824		
Total liabilities and equity capital		1,494,782	100.00	2,101,723	100.00	2,132,964	100.00	2,211,353	1,971,199	-28.88	-13.73
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	80,623	91,115		-100.00
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	80,623	91,115		-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	9.92	11.02	39	9.47	12.52	27	9.19	11.94	25	8.13	7.29	58	9.42	9.68	46
Bank net income / Average equity investment in banks	10.98	11.60	49	9.40	12.35	30	9.15	11.80	27	8	7.45	52	9.23	10.51	40
Nonbank net income / Average equity investment in nonbanks	13	9.71	69	16.82	13.18	66	16.38	13.12	66	15.37	9.75	71	14.27	7.89	72
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11				7.01		8.55	
Bank net income / Parent net income	84.65	98.76	15	82.72	96.45	16	82.78	96.79	16	84.53	88.16	19	85.64	82.22	24
Nonbank net income / Parent net income	16.63	2.50	92	17.80	3.22	89	18.25	3.40	91	17.66	3.59	87	15.13	5.93	83
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	2.30	18.39	17	1.54	16.51	14	1.53	16.81	16	5.10	20.06	19	6.25	20.43	26
Total debt / Equity capital	0.22	12.61	27	0.16	11.37	22	0.16	11.71	23	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0.22	14.76	17	0.16	13.41	15	0.16	13.63	16	3.83	16.67	20	4.91	16.36	25
Total debt + Loans guaranteed for affiliate / Equity capital	0.22	12.68	27	0.16	11.46	22	0.16	11.77	23	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0.22	12.75	27	0.16	11.47	22	0.16	11.81	23	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0.22	11.91	27	0.16	10.65	23	0.16	10.95	24	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	6.69	39.59	26	9.10	40.69	25	10.92	39.86	25	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	90.19	104.01	6	93.03	103.15	6	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11
Total investment in subs / Equity capital	90.19	109.29	2	93.03	108.29	3	92.99	108.40	3	94.97	110.16	6	95.69	111.07	4
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.79	0.39	3	-0.74	0.27	4	-0.78	0.29	4	-0.64	0.47	10	-0.47	0.36	10
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	108.14	130.36	43	154.51	152.56	62	146.47	152.85	57	127.51	136.59	53	167.81	177.68	54
Cash from ops + noncash items + op expense / Op expense + dividend	110.08	118.32	47	150.20	155.61	57	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.94	105.80	43	69.75	94.59	28	76.14	98.54	30	114.39	134.08	50	159.25	116.34	82
Pretax operating income + interest expense / Interest expense	64,596.49	1,565.66	98	90,911.30	1,645.53	98	86,516.23	1,835.33	98		2,016.32				1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	64,596.49	1,454.22	98	25,696.32	1,896.20	96	29,872.04	1,770.77	97	6,024.68	1,539.23	91	3,608.59	1,632.83	87
Dividends + interest from subsidiaries / Interest expense + dividends	110.94	150.57	42	159.14	174.48	57	151.51	174.12	53	133.92	150.43	51	174.38	210.80	44
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.63	1.77	81	1.63	1.76	81	1.68	1.76	82	2.14	2.66	79	2.54	5.62	75
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	92.04	70.90	70	63.17	69.90	47	66.83	66.37	52	77.02	81.10	57	57.87	57.84	59
Dividends declared / Net income	51.78	31.93	88	46.79	27.22	88	48.28	28.27	87	53.73	42.29	68	48.37	33.08	78
Net income – dividends / Average equity.....	4.78	7.51	18	5.04	9.25	15	4.75	8.62	14	3.76	4.14	43	4.86	6.46	26
Percent of Dividends Paid															
Dividends from bank subsidiaries	75.50	133.26	31	138.94	160.45	50	136.48	155.92	48	118.67	132.17	48	140.63	178.13	40
Dividends from nonbank subsidiaries	35.62	2.76	93	20.47	6.19	84	15.29	4.90	84	15.26	3.41	88	33.75	7.53	89
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	111.12	183.35	39	159.41	213.42	50	151.76	203.53	49	133.92	174.85	42	174.38	260.40	37
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	46.19	43.79	52	78.59	43.30	83	79.60	45.96	83	75.43	60.28	67	79.43	66.55	64
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	46.19	52.71	50	78.59	48.70	80	79.60	51.33	78	75.43	62.88	63	79.43	69.36	59
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	110.92	47.96	83	53.83	66.90	44	40.44	62.63	39	46.41	56.39	51	107.92	82.95	74
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	63	0	2.44	31	0	7.38	32	0.01	20.25	54
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	110.92	64.26	75	53.84	94.31	39	40.44	87.22	35	46.41	79.84	39	107.93	150.41	58
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	67.72	67.73	32	87.03	72.55	39	89.77	74.16	39	88.48	69.76	43	80.57	67.32	37
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	67.72	81.70	24	87.03	82.68	28	89.77	83.13	29	88.48	82.20	30	80.57	78.80	30
Dividends from nonbank subsidiaries	31.95	2.90	95	12.82	3.56	87	10.05	3.07	86	11.38	1.95	88	19.34	2.65	90
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	74	0	0.18	36	0	0.73	36	0	1.19	61
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	31.95	4.41	92	12.83	5.69	84	10.05	4.67	84	11.38	4.70	84	19.34	7.29	81
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13		27.08				28.33